

EXHIBIT B



P.O. BOX 158
ARCADE NY 14009

ADDRESS SERVICE REQUESTED
565284

04/18/2007

#BWNDLZK
#R000 094X 7EU0# 080
*B-01-1C0-DT-00009
CRACKER BARREL
ATTN GARNISHMENTS
PO BOX 787
LEBANON TN 37088-0787



IN RE:
STUDENT LOAN DEBT OF
PATRICIA BENNETT, DEBTOR

EMPLOYER:

**CRACKER BARREL
ATTN GARNISHMENTS
PO BOX 787
LEBANON TN 37088**

ORDER OF WITHHOLDING FROM EARNINGS

Pursuant to authority granted to United Student Aid Funds by Federal Law (Public Law 102-164, as amended by Public Law 109-171; 20 U.S.C. 1095(a) et seq.), **YOU**, the employer of the debtor named below, **ARE HEREBY ORDERED AND DIRECTED** to withhold income from the debtors disposable pay from this employment for payment of defaulted student loan(s) as follows:

Debtor: PATRICIA BENNETT

Address:

**7404 CHELSEA CV N
HOPEWELL JCT, NY 12533-7125**

SSN: [REDACTED]

Total Amount Currently Due: \$25266.66

Amount to Withhold:

Employer **SHALL DEDUCT AND PAY TO Pioneer Credit Recovery, Inc.** from the debtors wages an amount not to exceed fifteen percent (15%) of the debtors disposable pay for each pay period, or the amount permitted by 15 U.S.C. 1673, unless the debtor provides United Student Aid Funds with written consent to deduct a greater amount. This amount shall be deducted until the amount set forth above as the Total Amount Currently Due, plus all further accrued interest, is fully paid.

Time for Withholding:

Employer is **DIRECTED** to begin withholding from debtors disposable pay beginning with the first pay period that occurs after the issuance of this Withholding Order.

Method of Payment:

Important information can be found on the back of this page ...

Employer is **DIRECTED TO PAY** all amounts withheld on each regular payday, no less frequently than once each month, to:

Pioneer Credit Recovery, Inc.
P.O. Box 158
Arcade NY 14009

All payments **MUST** identify the debtor, the debtor's social security number. Section 488A of the Act provides that an employer who fails to comply with a garnishment order issued under this law will be liable for any amounts that are not so withheld following its receipt, in addition to costs of suit as a result of legal action authorized under the law.

Account #

THIS ORDER OF WITHHOLDING IS ISSUED ON Apr 18, 2007
Agent for United Student Aid Funds: Pioneer Credit Recovery, Inc.

Employer Acknowledgment of Wage Withholding

IN RE:
STUDENT LOAN DEBT OF
PATRICIA BENNETT, DEBTOR

**EMPLOYER ACKNOWLEDGMENT
OF WAGE WITHHOLDING**

I, (Name) _____, on behalf of (Employer) _____
acknowledge receipt of the Order of Withholding from Earnings for
(Debtor) _____, (SSN) _____.

* The above-named debtor is an employee of this company and payments of approximately
\$ _____ (15% of disposable pay) will be forwarded to _____ on a
(Weekly/Biweekly/Other) basis.

* The address this company has for the debtor is different than the address listed on the Order of
Withholding. Our records reflect the address is:

* The above-named debtor is no longer employed by this company. His/Her date of termination was
_____.

Debtor's Last Known Address:

Debtor's Subsequent Employer and Phone Number (if known):

(Signature)

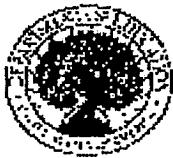
(Date)

(Telephone Number)

RETURN THIS FORM WITHIN 10 BUSINESS DAYS TO:
Pioneer Credit Recovery, Inc.
P.O. Box 158
Arcade NY 14009

Or by Fax to: 1-877-653-2839

Important information can be found on the back of this page ...



UNITED STATES DEPARTMENT OF EDUCATION
830 First Street, NE
Union Center Plaza
Washington, D.C. 20202

The following organizations have agreements with the U.S. Department of Education to participate in the Federal Family Education Loan (FFEL) Program as guaranty agencies under Section 428 (b) of the Higher Education Act of 1965, as amended (HEA). The guaranty agencies on this list are authorized by section 488A of the HEA, to issue administrative wage garnishment withholding orders at a rate of 15% to employers, to recover FFEL debts owed by individuals who have defaulted on their student loan repayment obligations. This authority does not apply to Federal agencies or their employees.

AMERICAN STUDENT ASSISTANCE (MASSACHUSETTS)
STUDENT LOAN GUARANTEE FOUNDATION OF ARKANSAS
CALIFORNIA STUDENT AID COMMISSION
COLORADO STUDENT LOAN PROGRAM
CONNECTICUT STUDENT LOAN FOUNDATION
EDUCATION ASSISTANCE CORPORATION (SOUTH DAKOTA)
EDUCATIONAL CREDIT MANAGEMENT CORPORATION
FLORIDA DEPARTMENT OF EDUCATION/OFFICE OF STUDENT FINANCIAL ASSISTANCE
GEORGIA HIGHER EDUCATION ASSISTANCE FOUNDATION
GREAT LAKES HIGHER EDUCATION CORPORATION (WI)
ILLINOIS STUDENT ASSISTANCE COMMISSION
IOWA COLLEGE STUDENT AID COMMISSION
KENTUCKY HIGHER EDUCATION ASSISTANCE AUTHORITY
LOUISIANA OFFICE OF STUDENT FINANCIAL ASSISTANCE
FINANCE AUTHORITY OF MAINE
MICHIGAN HIGHER EDUCATION ASSISTANCE AUTHORITY
MISSOURI DEPARTMENT OF HIGHER EDUCATION
MONTANA GUARANTEED STUDENT LOAN PROGRAM
NATIONAL STUDENT LOAN PROGRAM (NEBRASKA)
NEW HAMPSHIRE HIGHER EDUCATION ASSISTANCE FOUNDATION
NEW JERSEY HIGHER EDUCATION ASSISTANCE AUTHORITY
NEW MEXICO STUDENT LOAN GUARANTEE CORPORATION
NEW YORK STATE HIGHER EDUCATION SERVICES CORPORATION
NORTH CAROLINA STATE EDUCATION ASSISTANCE AUTHORITY
STUDENT LOANS OF NORTH DAKOTA
OKLAHOMA GUARANTEED STUDENT LOAN PROGRAM
OREGON STUDENT ASSISTANCE COMMISSION
AMERICAN EDUCATION SERVICES/PHEAA
RHODE ISLAND HIGHER EDUCATION ASSISTANCE AUTHORITY
SOUTH CAROLINA STUDENT LOAN CORPORATION
TENNESSEE STUDENT ASSISTANCE CORPORATION
TEXAS GUARANTEED STUDENT LOAN CORPORATION
USA FUNDS
UTAH HIGHER EDUCATION ASSISTANCE AUTHORITY
VERMONT STUDENT ASSISTANCE CORPORATION
NORTHWEST EDUCATION LOAN ASSOCIATION (NELA)

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